



1st Bank

120 2nd Street NW
Sidney, Montana 59270
Phone: 406 / 433-3212
Fax: 406 / 433-3235
www.1stbanksidney.com

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September 16, 2005

FDIC San Francisco Regional Office
Director John F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, California 94105

Dear Mr. Carter:

It has never been a long-term public benefit to have one supplier with that much control in our market places. Competition has always "leveled the playing field" until all the competition is gone. Then profit is the motivating factor.

I know of no underbanked community. I have not traveled vastly in the United States, but there appears to be a credit union or bank on every business district corner wherever I have traveled.

Consumers do not need the same potential problems in banking as those they face when buying personal items (food, clothing, health supplies, etc.)—lack of the competition.

Vote "No" on the Wal-Mart ILC application.

Sincerely,

Dallas Rasmussen
Ag Loan Officer

DR/wc



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rec'd
9/21/2005
FDIC-SFRD

September 20, 2005

FDIC San Francisco Regional Office
Director John F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, California 94105

Dear Mr. Carter:

I am writing this letter as I am strongly apposed to Wal-Mart Stores, Inc. application for a Utah Industrial Bank or Industrial Loan Company Charter (ILC). Wal-Mart has a history of destabilizing communities and also financially devastating their suppliers. With their vast resources and economic influence, a Wal-Mart Bank could impose enormous systemic risk.

Competition from other banks is not a problem, but mixing banking and commerce is bad public policy and could jeopardize the impartial allocation of credit. If Wal-Mart began requiring suppliers to bank with the Wal-Mart Bank this would create a very powerful and dangerous entity.

Vote "No" on the Wal-Mart ILC application.

Sincerely,

Brad Franklin, SVP

BF/cr



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September 20, 2005

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Director Johns F. Carter
25 Jessie Street at Ecker Square, Suite 2300
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Dear Mr. Carter:

I have said for years that we, the American consumers, will see the day when we wish Wal-Mart did not exist. It has never been a long-term public benefit to have one supplier with that much control in our market places. Competition has always "leveled the playing field" until all the competition is gone. Then profit is the motivating factor.

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Vote "No" on the Wal-Mart ILC application.

Sincerely,

Rowdy Cvancara
Vice President

RC/wc



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Vote "No" on the Wal-Mart ILC application.

Sincerely,

Eleanor Franklin
Vice President

EF/wc



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Sincerely,

Kim McNutt-Roberts VP/Cashier

Kim McNutt-Roberts
Vice President/Cashier

KMR/wc



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Director John F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, California 94105

Dear Mr. Carter:

I just read an article on Wal-Mart's application for its pending Utah based ILC. It has never been a long-term public benefit to have one supplier with that much control in our market places. Competition has always "leveled the playing field" until all the competition is gone. Then profit is the motivating factor.

Wal-Mart has a history de-stabilizing communities. With its vast resources, it could drive out community banks like it has driven out community grocery stores, pharmacies and hardware stores.

The future of the community banking industry could be at stake.

Vote "No" on the Wal-Mart ILC application.

Sincerely,


Cheryl L. VanEvery
Vice President

CLV/dp